

Broker's Price Opinion

Type of Inspection: ☐ Complete ☒ Drive-by

Inspection Date: 02 / 24 / 2020

Subject Property:

RBO #: _____ Name of Borrower(s): Twardowski & Snyder
Street Address: 224 Gettysburg Dr APN: 120210104002
City: Bolingbrook State: IL ZIP Code: 60440
Type: ☒ SFR ☐ Townhouse ☐ Condo ☐ Duplex ☐ Triplex ☐ Fourplex ☐ PUD ☐ Other
Number of Units in Complex: 1 % Owner Occupied: _____ ☐ VA/FHA Approved ☐ Rent Control
HOA/Mgmt. Co.: _____ HOA Contact Person: _____
HOA Phone #: () _____ HOA Dues: \$ _____ per month
Comments: _____

Marketing Strategy:

Marketing Time Plan: (From List Date to Contract)	60 - 120 Days	
Condition:	"As-Is"	Repaired
Probable Sales Price:	\$190,000	\$190,000
Suggested List Price:	\$199,900	\$199,900
Most Likely Financing: (Conv., FHA, Cash, Etc.)	Conv	Conv
Listing Agent's Marketing Strategy:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Market this asset Refurbished or As-Is because: Will get more bang for the buck if repaired. But will depend on condition of the house.

Occupancy Status:

☐ Vacant ☒ Appears Occupied, But Personal Belongings Remain
☐ Occupied by: Tenant/Trustor's Name Phone Number: () _____
Secured? ☐ Yes ☐ No Rekeyed? ☐ Yes ☐ No Lockbox Combination: _____
Comments: _____

Condition and Repair Estimates:

General Condition: ☐ Good ☐ Average ☐ Fair ☐ Poor ☐ Vandalized ☐ Fire Damage Agent Estimates

Exterior Paint: _____ \$ _____

Interior Paint: _____ \$ _____

Carpet: _____ \$ _____

Other Flooring: _____ \$ _____

Kitchen: _____ \$ _____

Bathroom(s): _____ \$ _____

Plumbing: _____ \$ _____

Electrical: _____ \$ _____

Roofing: _____ \$ _____

Cleaning: _____ \$ _____

Landscaping: _____ \$ _____

Other: _____ \$ _____

Total Estimate \$ _____

Reports and Inspections:

Based on Broker's Initial Inspection of Accessible Areas, Additional Reports Are Recommended or Mandated by Local Gov't Agencies:

☐ Occupancy Cert. ☐ Termite ☐ Roof ☐ Well ☐ Septic ☐ Electrical
☐ Plumbing ☐ Heating/AC ☐ Mechanical ☐ Structural ☐ Geological ☐ Other

Comments: _____

Neighborhood and Market Conditions:

Property Values: ☐ Increasing ☒ Stable ☐ Declining
Demand/Supply: ☒ Shortage ☐ In Balance ☐ Oversupply
Land Use Change: ☒ Not Likely ☐ Likely ☐ In Progress
Desirability (Good, Average, Poor, etc.): Average

Comments: In the last 6 months there has been 20 sales in subject neighborhood. Currently there are 8 homes for sale and out those 8 homes 7 have accepted offers. This neighborhood is popular with investors as a rental area.

Obsolescence:

Describe Any Economic Obsolescence: None
Describe Any Functional Obsolescence: None



Market Analysis:

Subject Property	Style	Sq. Ft.	Total Rooms	Bed	Bath	Potential Rent Amt.	Brent/Bonus	Garage? # of Car	Lot Size	Age	Previous DOM/LP	Current LP	LB Combo
	Ranch	1133	5	3	2	\$	None	1 Car Attached	8204	44	/ \$	\$	

Comments:

Comparable Properties:

Number of Comparable Listings in the Immediate Area: 8 Price Range: \$140000 to \$429000
Average Days on Market for Comparable Listings: 92 For Comparable Sales: 48
Is There New Construction Nearby? ☐ Yes ☒ No New Construction Price Range: \$ to \$

Comparable Listings:

Comparable Listing	Style	Sq. Ft.	Total Rooms	Bed	Bath	Proximity To Subject	Brent/Bonus	Garage? # of Car	Lot Size	Age	DOM	Orig. LP	Current LP	Owner *
304 Appling Ln, Bolingbrook, IL	Ranch	1133	5	3	2	.229	None	1 Car Attached	7286	44	6	\$180,000	\$180,000	
225 Lafayette Dr, Bolingbrook, IL	Ranch	1262	6	3	2	.298	None	2 Car Attached	7978	48	37	\$214,900	\$214,900	Owner Occupant
177 Brandon Ct, Bolingbrook, IL	Ranch	1292	7	3	1	.595	None	1 Car Att/3 Car Det	7103	48	103	\$214,900	\$210,000	

Comp. #	Condition	Type of Financing	*COMMENTS: Special Financing/Marketing Incentives/Seller Concessions (Discount Points, etc.)
Comp. #1	Average	Conventional	Contract pending Multiple offers received called for highest & best offer.
Comp. #2	Average	Conventional	Contract pending
Comp. #3	Average	Conventional	Contract pending

Indicate the listing most comparable to subject: ☒ 1 ☐ 2 ☐ 3
Indicate listing(s) that were personally inspected: ☐ 1 ☐ 2 ☐ 3

* Please indicate owner type: REO (i.e. FNMA, HUD, VA), Owner Occupant, Investor

Comparable Listing Comments: List #1 move in condition kitchen and baths have been updated.

List #2 Kitchen and baths have been updated.

List #3 Kitchen and baths dated but functional. Has a 1 car attached garage and a 3-car detached garage.

Comparable Sales:

Item	Subject	Comparable No. 1	Comparable No. 2	Comparable No. 3
Address	224 Gettysburg Dr, Bolingbrook, IL	229 Lincolnshire Ln, Bolingbrook, IL	133 Delaware Dr, Bolingbrook, IL	132 Mayfield Dr, Bolingbrook, IL
Proximity to Subject		.124	.396	.562
Sales Price		\$192,900	\$189,500	\$200,000
Price/Gross Liv. Area		\$170.26 sq. ft.	\$150.16 sq. ft.	\$184.67 sq. ft.
Data Source		MLS/Assessor	MLS/Assessor	MLS/Assessor
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) Adjustment	DESCRIPTION + (-) Adjustment	DESCRIPTION + (-) Adjustment
Type of Financing And Concessions		Conventional	FHA	Cash
Date of Sale/DOM	/	09/03/19 / 7	09/27/19 / 7	11/25/19 / 41
Location/Lot Size	Subdivision / 8204	Subdivision / 8740	Subdivision / 7243	Subdivision / 7483
Site/View	Residential	Residential	Residential	Residential
Design and Appeal	Ranch /	Ranch /	Ranch /	Ranch /
Quality of Construction	Brick/Frame	Brick/Frame	Brick/Frame	Brick/Frame
Age	44	44	47	49
Condition		Good	Good	Excellent
(Above Grade)	Total Bed Bath	Total Bed Bath	Total Bed Bath	Total Bed Bath
Room Count	5 3 2	6 3 2	6 3 2	7 3 1
Gross Living Area	1133	1133	1262	1083
Basement & Finished Rooms (Below Grade)	None	None	None	None
Functional Utility	3 Bed	3 Bed	3 Bed	3 Bed
Heating and Cooling	Forced Air	Forced Air	Gas	Gas
Garage/Carport	1 Car Attached	1 Car Attached	2 Car Attached	1 Car Attached
Porches, Patios, Pools, etc				
Special Energy Efficient Item(s)				
Fireplace(s)	None	None	None	None
Other (e.g. kitchen Equip., remodeling)				
Net Adj. (total)		\$ + -	\$ + -	\$ + -
Indicated Value Of Subject		\$192,900	\$189,500	\$200,000

Comments: Subject is located in the older section of Bolingbrook. This area appeals to homeowners as well as investors who like to buy properties and rent them out. Based on the exterior inspection the home appears to be maintained and the MLS from 2016 shows the house was updated with

new windows, new patio door updated kitchen with 42-inch Cherry cabinets and SS appliances. The roof is 9 years old. Access to shopping and schools within a 10-15-minute commute by car.

Agent:	Glen Plske	Company:	Winfield Realty	Agent ID #:	259338
Signature:		Report Date:			

ASSET # _____
PROPERTY ADDRESS _____

Please detail subject property's characteristics with respect to the following:

Condition of property:

From exterior home appears to be maintained

Who is our Buyer:

First time buyer or investor

Refurbish vs. AS IS Analysis:

Need to see interior but prior MLS from 2016 shows house has been updated.

Highest and best use of subject property:

Single family home

Conformity to Neighborhood:

Subject conforms to neighborhood.

Recommended inspections and why:

Interior

Identify any positive or negative location influences:

Easy access to shopping and expressways. Middle school is a half block away from subject.

Availability of financing:

Should qualify for all.

Marketing Action Plan:

Need to see property condition to determine

Borrower/Client	Twardowski, Ryan and Jessica			File No.	T73
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- ☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 60-120 days.

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

APPRAISER:

Signature: 

Name: Tom Schmidt

State Certification #: 556-001788

or State License #:

State: IL Expiration Date of Certification or License: 09/30/2021

Date of Signature and Report: 04/28/2020

Effective Date of Appraisal: 04/23/2020

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): 04/23/2020

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior

Date of Inspection (if applicable): _____



The Warren Group

Main File No. T73 Page # 4 of 19

Uniform Residential Appraisal Report

File # T73

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	224 Gettysburg Dr	City	Bolingbrook	State	IL	Zip Code	60440
Borrower	Twardowski, Ryan and Jessica	Owner of Public Record	Twardowski, Ryan and Jessica	County	Will		
Legal Description	See lender's title policy						
Assessor's Parcel #	12-02-10-404-002	Tax Year	2018	R.E. Taxes \$	4,752.66		
Neighborhood Name	Cherrywood	Map Reference	16964	Census Tract	8801.07		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	PUD	<input type="checkbox"/>	HDA \$	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Healthcare Associates Address 1151 E. Warrenton Rd., Naperville, IL 60566-7053						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). MLS / Public Records							

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s) _____

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %		
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	PRICE	AGE	One-Unit	PRICE	AGE
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	\$(000)	(yrs)	2-4 Unit	\$(000)	(yrs)
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	98	Low	30	98	Low	30	98	Low
Neighborhood Boundaries			The subject neighborhood could be considered: Boughton Rd to the north, Rte 53 to the east, Briarcliffe to the south and Schmidt Rd to the west.			235			High	50	Commercial
Neighborhood Description			Subject property is adequately served by most essentials including schools, shopping, employment opportunities and transportation. A good level of maintenance was displayed. No adverse influences were observed. No adverse conditions were noted that would effect the subject's market value or marketability.			166			Pred.	40	Other
Market Conditions (including support for the above conclusions)			The subject area is stable with values beginning to increase slightly. Supply and demand appear to be in balance, with typical marketing times of 1 to 4 months. Personal property items are not included in this market value estimate.								

Dimensions 72 x 114 Area 8,208 sq ft Shape Rectangular View Typical

Specific Zoning Classification R-3 Zoning Description SFR

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	None	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 17197C0054G FEMA Map Date 2/15/2019

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

Subject is located on the south side of the street. There are no apparent adverse influences due to easements or encroachments.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete	Avg	Floors	Eng Fl Cpt	Avg			
# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Frame	Avg	Walls	Drywall	Avg			
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> S-Det/End Unit	Basement Area	Roof Surface	Asphalt	Avg	Trim/Finish	Wood	Avg			
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	Gutters & Downspouts	Aluminum	Avg	Bath Floor	Ceramic Tile	Avg			
Design (Style)	Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Dbl Hung	Avg	Bath Wainscot	Fiberglass	Avg			
Year Built	1976	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes		Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs)	25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes		Driveway	# of Cars	3			
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) #		Driveway Surface	Asphalt				
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas	Fireplace(s) #	<input checked="" type="checkbox"/> Fence chain link		Garage	# of Cars	1			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck	deck		Carport	# of Cars				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other	Pool	<input checked="" type="checkbox"/> Other shed		Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in				

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☒ Washer/Dryer ☐ Other (describe)

Finished area above grade contains: 6 Rooms 3 Bedrooms 2 Bath(s) 1,093 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) 100 amp power panel, 40 gal. hot water heater, stainless steel appliances, granite counter tops

In the kitchen with engineered flooring in the foyer, hallway, living room, dining room and kitchen.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) No atypical physical, functional or external obsolescence was observed.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

Uniform Residential Appraisal Report

File # T73

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 000,000 to \$ 000,000						
There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 190,000 to \$ 214,000						
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3		
Address	224 Gettysburg Dr Bolingbrook, IL 60440	229 Lincolnshire Ln Bolingbrook, IL 60440	225 Lafayette Dr Bolingbrook, IL 60440	304 Apppling Ln Bolingbrook, IL 60440		
Proximity to Subject		0.02 miles SE	0.29 miles S	0.14 miles SW		
Sale Price	\$	\$ 192,900	\$ 214,000	\$ 197,500		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 170.26 sq.ft.	\$ 169.57 sq.ft.	\$ 174.32 sq.ft.		
Data Source(s)		MLS#10465674	MLS#10614450	MLS#10643299		
Verification Source(s)		Public Records	Public Records	Public Records		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	+	+	+
Sales or Financing		Conventional		Conv Pts	-6,000	FHA
Concessions		7 days on mkt		12 days on mkt		5 days on mkt
Date of Sale/Time		09/02/19 clsd		02/28/20 clsd		03/24/20 clsd
Location	Average	Average		Average		Average
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple
Site	8,208 sf	8,740		7,978		7,286
View	Typical	Typical		Typical		Typical
Design (Style)	Ranch	Ranch		Ranch		Ranch
Quality of Construction	Brk / Frm	Brk / Frm		Brk / Frm		Brk / Frm
Actual Age	44	44		48		44
Condition	Average	Average		Average		Average
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths
Room Count	6 3 2	6 3 2		6 3 2		6 3 2
Gross Living Area	1,093 sq.ft.	1,133 sq.ft.		1,262 sq.ft.	-4,225	1,133 sq.ft.
Basement & Finished	0 Bsmt	0 Bsmt		0 Bsmt		0 Bsmt
Rooms Below Grade						
Functional Utility	Average	Average		Average		Average
Heating/Cooling	FA / CAC	FA / CAC		FA / CAC		FA / CAC
Energy Efficient Items	Typical	Typical		Typical		Typical
Garage/Carport	1 Car Garage	1 Car Garage		2 Car Garage	-8,000	1 Car Garage
Porch/Patio/Deck	Deck	Deck		Deck		Patio
Fireplace	0 Fpic	0 Fpic		0 Fpic		0 Fpic
Net Adjustment (Total)					-18,225	
Adjusted Sale Price of Comparables		Net Adj. 0.0 % Gross Adj. 0.0 %		Net Adj. 8.5 % Gross Adj. 8.5 %		Net Adj. 0.0 % Gross Adj. 0.0 %
I <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain						
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.						
Data Source(s) MLS / Assessor's Data						
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.						
Data Source(s) MLS Assessor's Data						
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).						
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3		
Date of Prior Sale/Transfer	None Reported	None Reported	None Reported	None Reported		
Price of Prior Sale/Transfer						
Data Source(s)	MLS / Public Records	MLS / Public Records	MLS / Public Records	MLS / Public Records		
Effective Date of Data Source(s)	04/23/2020	04/23/2020	04/23/2020	04/23/2020		
Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales or listings of the subject or it's comparables was found in the past 3 years.						
Summary of Sales Comparison Approach All sales are within a 15% net adjustment, a 25% gross adjustment, and a 1 mile radius. Sales 2 and 5 were adjusted for their seller assisted financing. A location adjustment was made to sale 4 as it sits on a well traveled through street. Sale 5 required an adjustment for it's inferior condition lacking a kitchen update. A bath adjustment was made at \$8,000 to sale 5, with size adjustments made at \$25 per sq. ft. Garage adjustments were made at \$8,000 per parking space.						
Indicated Value by Sales Comparison Approach \$ 195,000						
Indicated Value by: Sales Comparison Approach \$ 195,000 Cost Approach (if developed) \$ Income Approach (if developed) \$						
The indicated value is based mostly on the sales comparison approach. Typically, neither the cost, or the income approach are considered applicable or necessary in valuations of existing, non- rental dwellings that are of typical style and construction in established residential areas.						
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:						
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 195,000, as of 04/23/2020, which is the date of inspection and the effective date of this appraisal.						

Uniform Residential Appraisal Report

File # T73

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$
Source of cost data	DWELLING Sq.Ft. @ \$	= \$
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$
	Garage/Carport Sq.Ft. @ \$	= \$
	Total Estimate of Cost-New	= \$
	Less Physical Functional External	= \$()
	Depreciated Cost of Improvements	= \$
	"As-Is" Value of Site Improvements	= \$
Estimated Remaining Economic Life (HUD and VA only) Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.
Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source
Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File # T73

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # T73

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # T73

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Tom Schmidt
Company Name Warren Group, Inc.
Company Address P.O. Box 581, Warrenville, IL 60555
Telephone Number (630) 393-7448
Email Address tom@wgrp.org
Date of Signature and Report 04/28/2020
Effective Date of Appraisal 04/23/2020
State Certification # 558-001788
or State License # _____ State # _____
or Other (describe) _____ State # _____
State IL
Expiration Date of Certification or License 09/30/2021

ADDRESS OF PROPERTY APPRAISED

224 Gettysburg Dr
Bolingbrook, IL 60440
APPRAISED VALUE OF SUBJECT PROPERTY \$ 195,000

LENDER/CLIENT

Name _____
Company Name Healthcare Associates
Company Address 1151 E. Warrenville Rd., Naperville, IL
60566-7053
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report

File # T73

FEATURE		SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		224 Gettysburg Dr Bolingbrook, IL 60440	133 Delaware Dr Bolingbrook, IL 60440		229 Lexington Dr Bolingbrook, IL 60440			
Proximity to Subject			0.27 miles S		0.14 miles SE			
Sale Price		\$	\$ 189,500		\$ 190,000		\$	
Sale Price/Gross Liv. Area		\$ sq.ft.	\$ 150.16 sq.ft.		\$ 130.14 sq.ft.		\$ sq.ft.	
Data Source(s)			MLS#10478124		MLS#10350470			
Verification Source(s)			Public Records		Public Records			
VALUE ADJUSTMENTS		DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing			FHA		FHA Pts	-4,500		
Concessions			7 days on mkt		7 days on mkt			
Date of Sale/Time			09/27/19 clsd		06/18/19 clsd			
Location		Average	Inferior	+10,000	Average			
Leasehold/Fee Simple		Fee Simple	Fee Simple		Fee Simple			
Site		8,206 sf	7,243		9,192			
View		Typical	Typical		Typical			
Design (Style)		Ranch	Ranch		Ranch			
Quality of Construction		Brk / Frm	Brk / Frm		Brk / Frm			
Actual Age		44	47		48			
Condition		Average	Average		Inferior	+10,000		
Above Grade		Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count		6 3 2	6 3 2		6 3 1	+8,000		
Gross Living Area		1,093 sq.ft.	1,262 sq.ft.	-4,225	1,460 sq.ft.	-9,175	sq.ft.	
Basement & Finished Rooms Below Grade		0 Bsmt	0 Bsmt		0 Bsmt			
Functional Utility		Average	Average		Average			
Heating/Cooling		FA / CAC	FA / CAC		FA / CAC			
Energy Efficient Items		Typical	Typical		Typical			
Garage/Carport		1 Car Garage	2 Car Garage	-8,000	1 Car Garage			
Porch/Patio/Deck		Deck	Deck		Patio			
Fireplace		0 Fplc	0 Fplc		0 Fplc			
Net Adjustment (Total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-2,225	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	4,325	<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price of Comparables			Net Adj. 1.2 %		Net Adj. 2.3 %		Net Adj. %	
			Gross Adj. 11.7 %	\$ 187,275	Gross Adj. 16.7 %	\$ 194,325	Gross Adj. %	\$
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).								
ITEM		SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Date of Prior Sale/Transfer		None Reported	None Reported		None Reported			
Price of Prior Sale/Transfer								
Data Source(s)		MLS / Public Records	MLS / Public Records		MLS / Public Records			
Effective Date of Data Source(s)		04/23/2020	04/23/2020		04/23/2020			
Analysis of prior sale or transfer history of the subject property and comparable sales								
Analysis/Comments								

Supplemental Addendum

File No. T73

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				

Subject's highest and best use is as a single family property which is legally permissible, financially feasible and physically possible providing the greatest return and highest value.

This appraisal report has been prepared for the exclusive benefit of the above named lender. It may not be used or relied upon by any other party. Any party who uses or relies upon any information contained in this report without the preparer's written consent does so at his or her own risk. Possession of this report, or a copy thereof, does not carry with it the right of publication. It may not be used by any person, other than the party to whom it is addressed without the written consent of the appraiser, and in any event, only with the proper written qualifications and only in its entirety.

Unless otherwise stated in this report, the existence of hazardous substances, including, without limitation, asbestos, polychlorinated biphenyls, petroleum leakage or agricultural chemicals, which may or may not be present on the property, or other environmental conditions, which were not called to the attention of, nor did the appraiser become aware of such during the appraiser's inspection. The appraiser has no knowledge of the existence of such materials on or in the property unless otherwise stated. The appraiser however, is not qualified to test such substances or conditions. The presence of such substances such as asbestos, urea formaldehyde, foam insulation or other hazardous substances or environmental conditions, may effect the value of the property. The value estimated is predicated on the assumption that there is no such condition on or in the property or in such proximity thereto that it would cause a loss of value. No responsibility is assumed for any such conditions, nor for any expertise or engineering knowledge required to discover them.

The electronic photographs and signatures incorporated into this report are originals and are password protected. This report may contain digital signatures which are in conformance with USPAP Standard 8. The software package utilized is nationally known with built in security features, also in conformance with Standard 8.

Subject Photo Page

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				



Subject Front

224 Gettysburg Dr
Sales Price
Gross Living Area 1,093
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Average
View Typical
Site 8,208 sf
Quality Brk / Fm
Age 44



Subject Rear



Subject Street

Interior Photos

Borrower/Client	Twardowski, Ryan and Jessica					
Property Address	224 Gettysburg Dr					
City	Bolingbrook	County	Will	State	IL	Zip Code 60440
Lender	Healthcare Associates					



living room



dining room



kitchen



bedroom



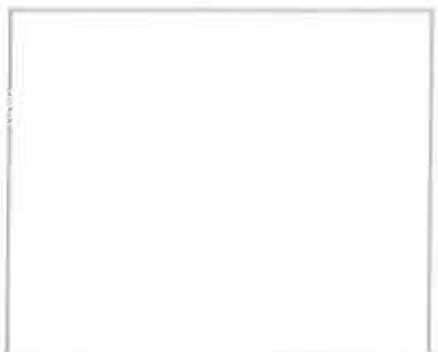
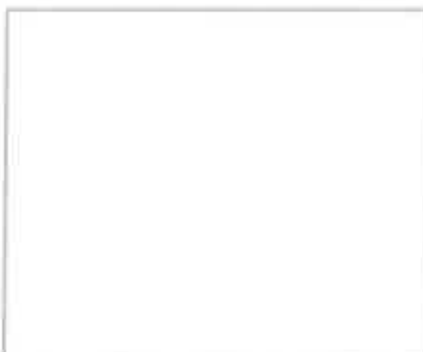
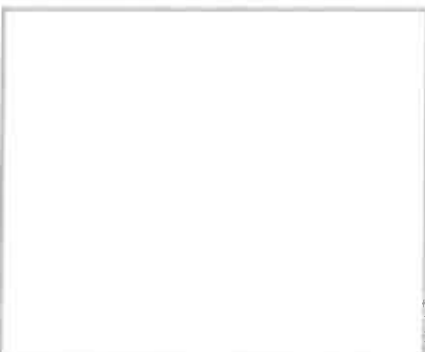
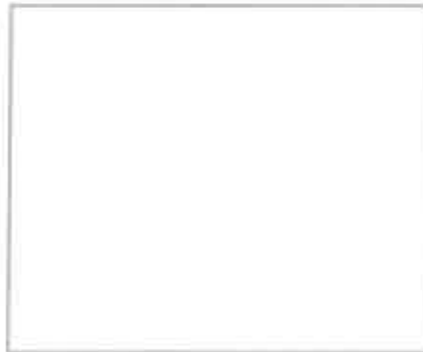
bedroom



bedroom



hall bath



Comparable Photo Page

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				



Comparable 1

229 Lincolnshire Ln
Prox. to Subject 0.02 miles SE
Sale Price 192,900
Gross Living Area 1,133
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Average
View Typical
Site 8,740
Quality Brk / Frm
Age 44



Comparable 2

225 Lafayette Dr
Prox. to Subject 0.29 miles S
Sale Price 214,000
Gross Living Area 1,262
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Average
View Typical
Site 7,878
Quality Brk / Frm
Age 48



Comparable 3

304 Appling Ln
Prox. to Subject 0.14 miles SW
Sale Price 197,500
Gross Living Area 1,133
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Average
View Typical
Site 7,286
Quality Brk / Frm
Age 44

Comparable Photo Page

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				



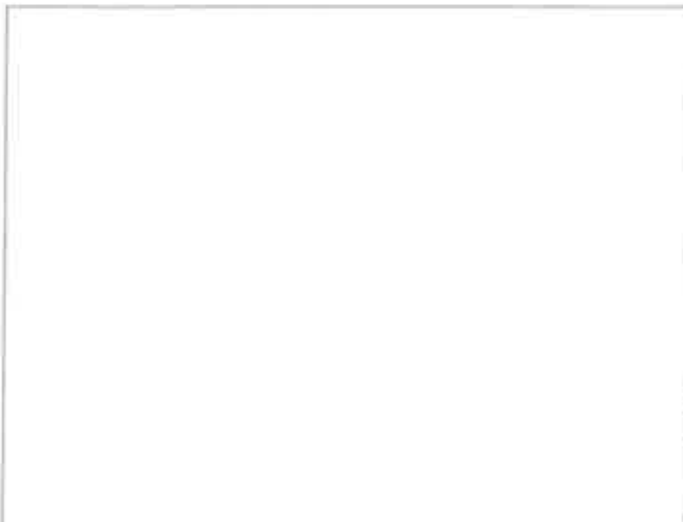
Comparable 4

133 Delaware Dr
Prox. to Subject 0.27 miles S
Sales Price 189,500
Gross Living Area 1,262
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Location Interior
View Typical
Site 7,243
Quality Brk / Frm
Age 47



Comparable 5

229 Lexington Dr
Prox. to Subject 0.14 miles SE
Sales Price 190,000
Gross Living Area 1,460
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1
Location Average
View Typical
Site 9,192
Quality Brk / Frm
Age 48

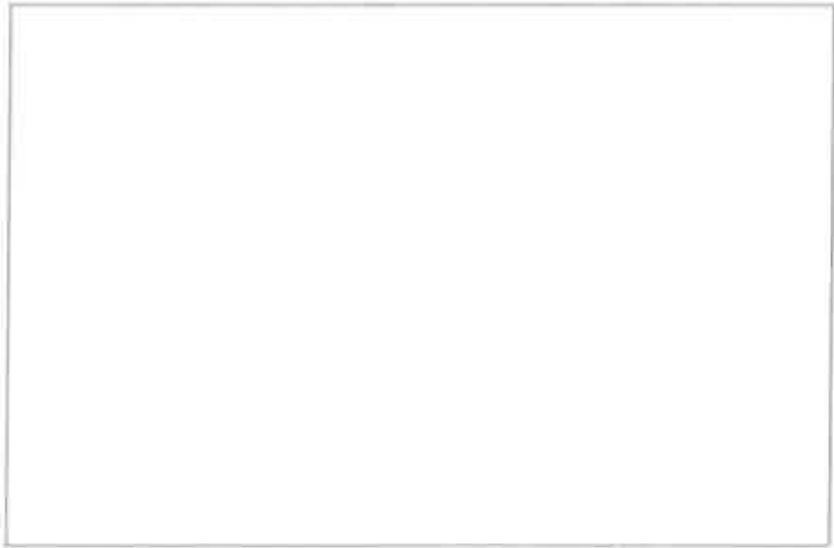


Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Photograph Addendum

Borrower/Client	Twardowski, Ryan and Jessica		
Property Address	224 Gettysburg Dr		
City	Bolingbrook	County	Will
		State	IL
		Zip Code	60440
Lender	Healthcare Associates		



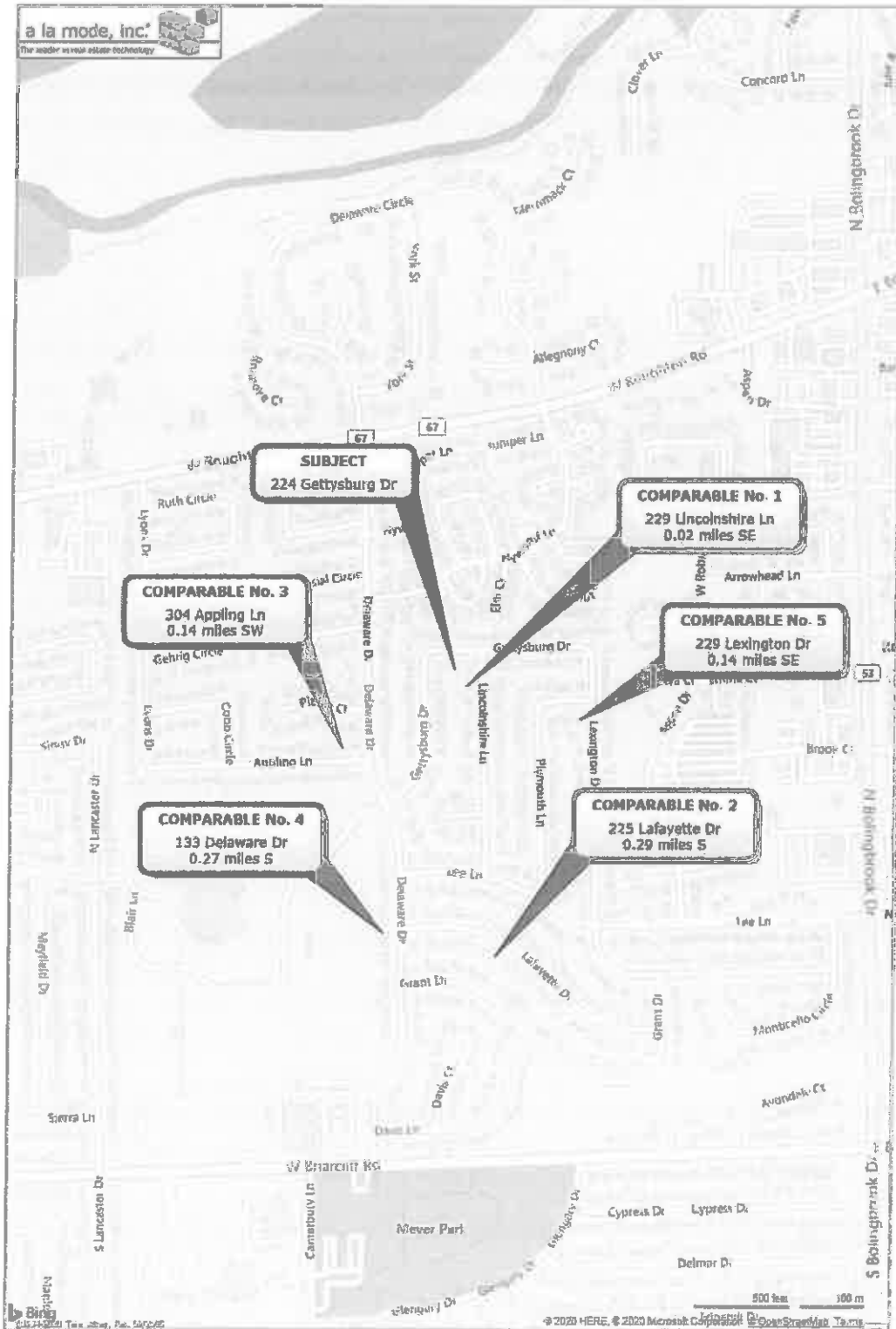
Location Map

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				



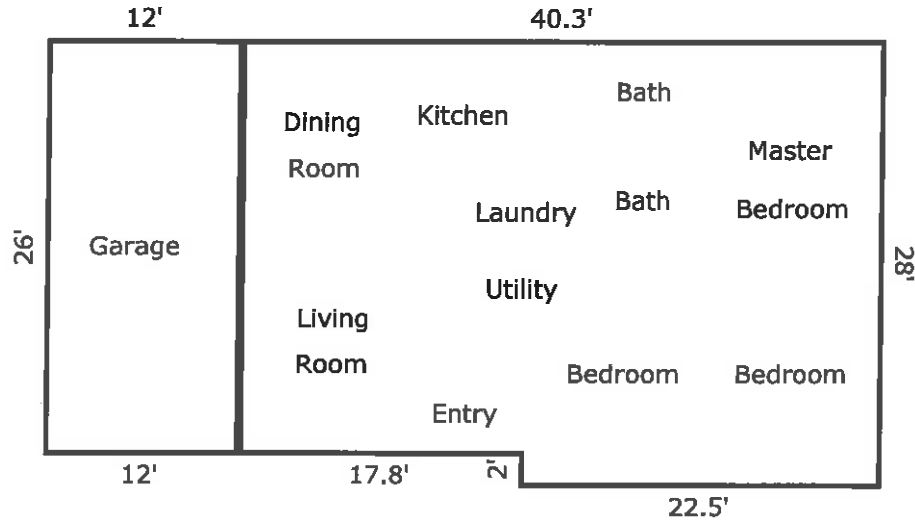
Location Map

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				



Building Sketch

Borrower/Client	Twardowski, Ryan and Jessica				
Property Address	224 Gettysburg Dr				
City	Bolingbrook	County	Will	State	IL Zip Code 60440
Lender	Healthcare Associates				



TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1092.8 Sq ft	28 x 22.5 = 630 17.8 x 26 = 462.8
Total Living Area (Rounded):		1093 Sq ft
Non-Living Area		
1 Car Attached	312 Sq ft	26 x 12 = 312